

# Trade Credit Solution for a New Era of Risk Assessments

In today's complex operating environment, entities face exponentially rising risks. Chief among these risks are the dangers and repercussions of delinquency or bad debt. Given that a counterparty's deteriorating financial health can rapidly impact days sales outstanding (DSO) and bottom line, credit risk practitioners need to assess and re-assess their portfolios periodically to identify associated risks, before extending credit lines to minimize trade losses for their organizations.

Moody's Analytics' trade credit solution can help. With a proven suite of robust company reference and trade credit data, as well as predictive analytics, we are uniquely placed to empower your organization to detect the early signs of credit risk, forecast and mitigate new risk types that could impact your customers' ability to pay, and improve the collections process.

## An integrated approach to assessing credit risk for corporates

With Moody's Analytics, you can:

### Gain a consistent and holistic view of risk

- » Gain credit insights on over 472 million pre-scored companies from small businesses to global corporations
- » Pre-qualify new customers and assess their creditworthiness instantly
- » Examine new sources of risks, such as cyber incidents, geopolitical events and environmental risks
- » Use specialty data to compare and benchmark companies across industries and borders
- » Access \$2.5+ trillion in biennial B2B transactions from over 56 million business locations globally

### Accelerate decision making

- » Shorten credit decision waiting times with automated credit decisioning
- » Access advanced workflow management tools
- » Automate portfolio analyses and reporting activities through interactive dashboards and data visualization tools

### Improve collections

- » Use insight into customer buying and payment behaviors to streamline your collections strategy, maximize revenues, and ensure your company is paid faster
- » Anticipate credit changes before payments become at risk



**Consistent,  
Holistic View  
Of Risk**

**Accelerate  
Credit  
Decisions**

**Unlock  
New Revenue  
Opportunities**

## Our leading capabilities

By combining your knowledge of counterparties with our extensive entity and trade credit data as well as risk metrics, our solution suite provides:

- » Financial data on companies that is consistently formatted and extensive, including B2B spending data, as well as ML-driven credit score modeling
- » Corporate structures for parent or group exposure analysis
- » Proprietary financial strength metrics, consistently applied to public and private companies globally
- » Automated capabilities for credit monitoring and decision-making
- » Pro-forma and scenario analysis
- » Predictive credit risk measures, including Moody's Analytics Probability of Default (PD), Loss Given Default (LGD), Implied Rating, Early Warning Signal, and sector risk triggers
- » News-based credit sentiment scores
- » Data visualization capabilities and dashboards to ease and enhance reporting activities

**Discover the power of global business  
credit intelligence with Moody's Analytics'  
Trade Credit Solution**

**MOODY'S  
ANALYTICS**

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